

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: CHARLES F. RAETHER, III	§	Case No. 07-72200
CHERYL L. RAETHER	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/14/2007.
- 2) The plan was confirmed on 03/14/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 01/01/1900.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 08/05/2009, 07/09/2010, 08/05/2010.
- 5) The case was dismissed on 08/13/2010.
- 6) Number of months from filing or conversion to last payment: 32.
- 7) Number of months case was pending: 37.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$37,585.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 138,443.50	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 138,443.50</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 1,380.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 10,213.18	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 11,593.18</b>
Attorney fees paid and disclosed by debtor:	\$ 2,120.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
GERACI LAW L.L.C.	Lgl	3,500.00	3,500.00	3,500.00	1,380.00	0.00
COOK COUNTY ACCEPTANCE	Sec	8,900.00	14,400.00	8,900.00	4,664.69	7,135.31
COOK COUNTY ACCEPTANCE	Uns	0.00	0.00	5,500.00	0.00	0.00
JPMORGAN CHASE BANK	Con	0.00	0.00	0.00	80,275.36	0.00
JPMORGAN CHASE BANK	Sec	16,530.00	34,929.66	34,929.66	32,704.96	0.00
INTERNAL REVENUE SERVICE	Pri	3,209.00	2,123.71	2,123.71	0.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	3,974.03	3,974.03	0.00	0.00
IRS	Uns	407.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY	Sec	2,150.00	2,150.00	2,150.00	1,724.46	345.54
IRS	Pri	1,575.00	NA	NA	0.00	0.00
IRS	Pri	40.00	NA	NA	0.00	0.00
ILLINOIS DEPARTMENT OF	Pri	303.00	NA	NA	0.00	0.00
ILLINOIS DEPARTMENT OF	Pri	352.00	3,905.65	3,905.65	0.00	0.00
ILLINOIS DEPARTMENT OF	Uns	0.00	505.58	505.58	0.00	0.00
ILLINOIS DEPARTMENT OF	Pri	2,365.00	NA	NA	0.00	0.00
ILLINIOS DEPARTMENT OF	Pri	1,400.00	NA	NA	0.00	0.00
CENTEGRA HEALTH SYSTEM	Uns	775.00	NA	NA	0.00	0.00
CREDIT CONCEPTS INC	Uns	4,100.00	3,938.31	3,938.31	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
DEPARTMENT OF EMPLOYMENT	Uns	700.00	NA	NA	0.00	0.00
GEMB / MIDAS	Uns	1,500.00	NA	NA	0.00	0.00
CHASE BANK USA NA	Uns	250.00	241.79	241.79	0.00	0.00
PROVENA ST. JOSEPH HOSPITAL	Uns	60.00	NA	NA	0.00	0.00
SEARS BANKRUPTCY RECOVERY	Uns	1,200.00	NA	NA	0.00	0.00
SPRINT	Uns	1,400.00	2,093.72	2,093.72	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	13,000.00	13,317.20	13,317.20	0.00	0.00
B-REAL LLC	Uns	375.00	359.62	0.00	0.00	0.00
WELLS FARGO FINANCIAL INC	Uns	5,000.00	11,178.32	11,178.32	0.00	0.00
CENTEGRA MEMORIAL MEDICAL	Uns	260.00	753.50	753.50	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	1,154.78	1,154.78	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,234.22	2,234.22	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 80,275.36	\$ 0.00
Mortgage Arrearage	\$ 34,929.66	\$ 32,704.96	\$ 0.00
Debt Secured by Vehicle	\$ 8,900.00	\$ 4,664.69	\$ 7,135.31
All Other Secured	\$ 2,150.00	\$ 1,724.46	\$ 345.54
<b>TOTAL SECURED:</b>	\$ 45,979.66	\$ 119,369.47	\$ 7,480.85
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 6,029.36	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 6,029.36	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 44,891.45	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 11,593.18	
Disbursements to Creditors	\$ 126,850.32	
<b>TOTAL DISBURSEMENTS:</b>		\$ 138,443.50

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 10/19/2010

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.